

# Standard Life readies Retail International Bond for RDR



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August 20, 2012, 10:31 am -- [/EPR NETWORK/](#) -- Standard Life today announces changes to its Retail International Bond in the run up to RDR implementation.

Standard Life will facilitate a comprehensive range of adviser charging options on the Retail International Bond from inside or outside the product, so advisers can select the charging method that best fits with their clients' circumstances and their chosen business model.

Ian Searle, Standard Life International Business Development Manager, said: "The type, timing and source of funding adviser charges all have a potential impact on [tax efficiency](#) and investment performance. Minimising the impact of adviser charges on a client's portfolio will, therefore, be a key part of the advice process. We've developed a flexible range of adviser charging options, including the ability to take an initial charge from outside the Retail International Bond. If a client decides to pay for advice from within the bond, they should remember that these charges will count towards their 5% annual tax deferred allowance."

From 10 December 2012 Standard Life will start facilitating adviser charging on Retail International Bond without an adviser having to provide additional signatures from existing clients.

The company has also added new functionality to [Adviserzone](#) to make it quick and easy to manage adviser charging online on all of Standard Life's post-RDR products.

At the same time, Standard Life is introducing an explicit, simple stepped product charge on Retail International Bond for all non-insured fund assets - from 0.2% to 0.7%, depending on the size of investment. This stepped charge rewards clients with larger investments.

Standard Life will pass the full value of any mutual fund manager rebates directly to customers, and pass on any enhanced rebates it has been able to negotiate using its buying power. Quotations will clearly show the fund's AMC, the amount of any fund manager rebate, stepped product charge and adviser charge.

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Notes to Editors

Standard Life has a dedicated area on Adviserzone with details and support for advisers in the run up to [RDR](#).

### **About Standard Life**

Established in 1825, Standard Life is a leading long term savings and investment company, with around six million customers worldwide. By understanding and offering innovative products to meet its customers' needs, Standard Life helps people with their financial planning, so they can feel more confident about the future.

Standard Life offers a range of individual and group pensions, SIPPs, ISAs, annuities, life assurance, offshore bonds, investment management, wealth management, tax planning and estate management services.

Standard Life is headquartered in Edinburgh and employs around 9,000 people across the UK, Canada, Ireland, Germany, Austria, India, USA, Hong Kong and mainland China. At the end of March 2012 the Group had total assets under administration of £206.8bn.

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